

Information to identify the case:			
Debtor 1	Theresa J. Fullerton		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	18-10948-TPA		
Social Security number or ITIN		xxx-xx-2433	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		13 9/18/18	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Theresa J. Fullerton	
2. All other names used in the last 8 years		
3. Address	2078 Route 97 Waterford, PA 16441	
4. Debtor's attorney Name and address	Jeffrey G. Herman 114 High Street PO Box 455 Waterford, PA 16441	Contact phone 814-796-1987 Email: JeffreyHerman@Live.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 10/17/18

For more information, see page 2

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Theresa J. Fullerton
 Debtor

Case No. 18-10948-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy
 Form ID: 309I

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Oct 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2018.

db +Theresa J. Fullerton, 2078 Route 97, Waterford, PA 16441-9642
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +William E. Craig, Morton and Craig LLC, 110 Marter Avenue, Suite 301,
 Moorestown, NJ 08057-3125
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 cr +Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000,
 Southfield, MI 48034-8331
 14917013 +Citizensbnkna, Attn: Bankruptcy Department, One Citizens Plaza, Providence, RI 02903-1339
 14917015 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
 14917016 +Erie County Tax Claim Bureau, Erie County Courthouse, 140 West Sixth Street,
 Erie, PA 16501-1011
 14917017 +Marquette Savings, 920 Peach St, Erie, PA 16501-1486
 14917018 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 14927586 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
 14917019 +PNC Bank, PNC Plaza, 301 Fayetteville St Suite 1100, Raleigh, NC 27601-2170
 14917022 +Thomas Horvath, 4858 North Wayside Drive, Erie, PA 16505-1358
 14917023 +Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
 14917024 William Stafford, 2060 Ponderosa Dr., Edinboro, PA 16412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: JeffreyHerman@Live.com Oct 18 2018 02:33:06 Jeffrey G. Herman,
 114 High Street, PO Box 455, Waterford, PA 16441
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2018 02:33:40 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreregion03.pi.ecf@usdoj.gov Oct 18 2018 02:33:55
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14917011 +EDI: AFNIRECOVERY.COM Oct 18 2018 06:18:00 Afni, Inc., Attn: Bankruptcy, Po Box 3427,
 Bloomington, IL 61702-3427
 14917012 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 18 2018 02:34:15
 Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, FL 33146-1873
 14917014 EDI: WFNNB.COM Oct 18 2018 06:18:00 Comenity/Fashion Bug, Attn: Bankruptcy Dept,
 Po Box 18215, Columbus, OH 43218
 14917009 +EDI: IRS.COM Oct 18 2018 06:18:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 14917794 +EDI: PRA.COM Oct 18 2018 06:18:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14917010 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2018 02:33:40
 Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0001
 14917020 +EDI: RMSC.COM Oct 18 2018 06:18:00 Synch/care Credit, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 14917021 +EDI: RMSC.COM Oct 18 2018 06:18:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC d/b/a Mr. Cooper
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: culy
Form ID: 309I

Page 2 of 2
Total Noticed: 26

Date Rcvd: Oct 17, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
Jeffrey G. Herman on behalf of Debtor Theresa J. Fullerton JeffreyHerman@Live.com,
sebaldhermancalendar@gmail.com;attorneyjeffreyherman@gmail.com;r59802@notify.bestcase.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
William E. Craig on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 5